

REMARKS

This Response is intended as a full and complete response to the non-final Office Action dated January 5, 2010. Claims 1 and 12 are amended to include the limitation that the mapping is a “multi-dimensional mapping” “of steps of a plurality of processes carried out by the organization.” New Claims 21 and 22 are presented to define that “the mapping includes a plurality of horizontal lanes corresponding to at least one process carried out by a unit of the organization having at least one step in one of the plurality of horizontal lanes that is vertically connected to a step in a different horizontal lane that is carried out by another unit of the organization.” Claim 7 is amended to remain consistent with the amendment to Claim 1. Claims 9-10 and 18-20 are canceled. Claims 2-6, 8, 11, and 13-17 continue unamended.

The amendments to Claims 1 and 12 are fully supported, for instance, at paragraphs [0011] and [0034] of the published application, FIGs. 4-8 of the application and their associated description.

THE CLAIMED INVENTION

The present invention is directed to a system and method to solve the problem of how to identify risks associated with one or more steps that comprise a specific process that is conducted by an organization, e.g., a financial services organization. The system and method of the present claims provide an open methodology for identifying and reviewing any type of risk within any process practiced or performed as part of the organization’s established or routine activities. The invention is based on the determination that risks reside and will be detected at precise and identifiable steps or

points in any given process, and can be identified and displayed by thorough mapping of the process in accordance with the claims. In order to determine the location, nature and type of risk, the most important step is to first display the entire process so it can be properly analyzed. The invention, therefore, provides an analytical tool and methodology which visually displays multi-dimensional processes conducted by an organization. In preferred embodiments, this is accomplished by the display of steps of a process and related sub-processes on simultaneous horizontal and vertical level(s)). The storage of the steps of the plurality of processes performed by the organization, and the manner in which the stored information is displayed, is an essential limitation of the amended claims. This is in stark contrast to the methods and systems disclosed in reference cited in the Office Action in which process analysis is not at all pertinent to the risk valuation and/or assessment.

As set forth in amended system Claim 1, the present invention is directed to an interactive risk management system for an organization to permit users at all levels in the organization to obtain information in real time to aid the user in spotting risks associated with transactional activities that is being performed as part of day-to-day or routine work. The system utilizes a computer including a processor, an input device, a display for displaying a graphic user interface including a browser, and a memory. A multi-dimensional mapping of a plurality of **steps of a plurality of processes** carried by the organization, and at least one risk message **associated with at least one of the steps**, is stored in the memory. In response to user selections through the input device, the processor displays to the user through the browser a **mapping of the plurality of processes**, with each of a set of the displayed processes having an associated user-

actuatable display region. In addition, upon user actuation of an actuatable display region of a selected process, the processor displays to the user through the browser at least one risk message associated with the selected step, thereby displaying to the user information about the selected process and its associated risks. The processor displays to the user through the browser the multi-dimensional mapping and each set of the plurality of processes having an associated user actuatable display region. The processor, in response to user actuation of an actuatable display region of a selected step, displays to the user through the browser the at least one risk message associated with the selected step, thereby displaying to the user information about the selected step and its associated risks.

In addition, as presented in new Claim 21, the mapping includes a plurality of horizontal lanes corresponding to at least one process carried out by a unit of the organization having at least one step in one of the plurality of horizontal lanes that is vertically connected to a step in a different horizontal lane that is carried out by another unit of the organization.

Similarly, method Claim 12 is directed to an interactive risk management method for providing risk information associated with one or more of a plurality of processes of an organization. The method includes providing a computer including a processor, an input device, a display device and a memory. A graphic user interface including a browser is displayed to a user. A multi-dimensional mapping for visual display of a plurality of steps of a plurality of processes carried out by the organization and at least one risk message associated with at least one of the steps, is stored in the memory. In response to user command signals entered through the input device, the mapping of the

plurality of processes is displayed to the user, with each of a set of the displayed processes having an associated user-actuatable display region. The processor, upon user actuation of an actuatable display region of a selected process, displays to the user through the browser the **at least one risk message associated with the selected step**, thereby displaying to the user information **about the selected process and its associated risks**.

In addition, as presented in new Claim 22, the mapping includes a plurality of horizontal lanes corresponding to at least one process carried out by a unit of the organization having at least one step in one of the plurality of horizontal lanes that is vertically connected to a step in a different horizontal lane that is carried out by another unit of the organization.

In order to identify and analyze one or more risks associated with a process, a user must understand the underlying process. In accordance with the present invention, the multi-dimensional visualization of processes clearly identifies all areas which are concurrently part of, or can have an impact upon the organization's processes. The invention (e.g., as provided in Claims 21 and 22) utilizes so-called "swim lane" (i.e. horizontal track) maps which display this interplay of various areas which are either part of, or impact upon a given linear process. However, since each process step in a linear process may contain one or more sub-process steps (and the risk associated with the process may reside in a sub-process), the use of a single, two-dimensional linear or horizontal process map is itself **not** sufficient to determine where a risk resides. In order to understand all aspects of the plurality of processes performed or practiced by a given organization, the ability to achieve **multi-dimensional** views of the processes (i.e., the

capability of analyzing sub-processes) is required. The invention utilizes user actuatable display regions (e.g., hyperlinks) to achieve the multi-dimensional depth, i.e., the ability to view one or more sub-process(es). Once the vertical level is achieved, the horizontal/linear examination of the sub-process is displayed at each vertical level. Thus, the invention permits a user to first view the horizontal/linear process and, through the use of actuatable display regions, to “drill down” multiple levels to also identify any sub-process(es) that are present. In accordance with the claim limitations (e.g., “each of a set of the displayed processes having an associated actuatable display region”), process analysis must be multi-dimensional. **It is only at the point that the multi-dimensional visual process map has been constructed that the identification of risk takes place.** Thus, the claims are based on the requirement of including the organization’s processes and process analysis to support that mapping that is ultimately displayed for visualization and use in an interactive risk methodology. Accordingly, the user is able to selectively access a visual display all of the risks associated with a given process or plurality of processes.

**THE REJECTION OF CLAIMS UNDER 35 U.S.C. §102(e) IS UNTENABLE AND
SHOULD BE WITHDRAWN**

Claims 1-20 were rejected in the Office Action of January 5, 2010 under 35 U.S.C. §102(e) as being anticipated by Cole et al. U.S. Patent Publication No. 2002/0143578 (“Cole et al.”).

Applicant respectfully traverses all of the grounds of rejection set forth under 35 U.S.C. §102(e). Applicant submits that the claim amendments and the additional explanation and arguments presented herein overcome all of the grounds for rejection. Favorable reconsideration is respectfully requested.

SUMMARY OF THE COLE REFERENCE

Cole et al. discloses a method for recording and assessing a person's inherited risk for a range of diseases. The process of Cole et al. includes querying for and receiving from an individual family history information, generating a family tree diagram based on the received family history information, querying for and receiving from the individual for family medical history information concerning members of the person's family, generating a family medical tree diagram based on the received family medical history information, and generating a risk assessment report based on the family tree and family medical tree diagrams.

Importantly, this reference in no way describes or suggests an the interactive risk management system and method for an organization as presented in the amended claims.

THE CLAIM REJECTIONS SHOULD BE WITHDRAWN

Applicant believes that the foregoing amendments and the following remarks will establish that any case of anticipation raised (which is not conceded in any way in this response) has now been rebutted and that the rejections under §102 based on Cole et al. should be withdrawn.

As a general observation, it appears that the Examiner has taken certain teachings and depictions from Cole et al. and attempted to correlate them to elements or steps of the previously presented claims. We note that although the claims are currently amended herein to more particularly point out features of the invention, the ground for the claim rejections of the previously presented claims is not proper.

In particular, it was asserted in the Office Action that the “mapping of a plurality of processes” was disclosed in Cole et al. by virtue of the depiction of a family tree in FIG. 3 thereof. This is not a tenable basis to support an anticipatory element. Quite simply, a family tree is not a mapping of a plurality of processes. It is a genealogical diagram that depicts historical and hierarchical information as it pertains to a family. Importantly, there is no **mapping of the processes** taught by Cole et al. A “process” is defined by Merriam-Webster as “a series of actions or operations conduced to an end.” (See Appendix A.)

In addition, the Office Action also asserts that Cole et al. FIG. 6 and page 1, paragraph 8 teaches the element of original Claim 1 and the step of original Claim 12 that relate to user actuation of an actuatable display region at least one risk message. However, this is not correct. The actuatable display regions in original and currently amended Claims 1 and 12 are tied to and integral with the mapping of the plurality of processes, whereas FIG. 6 of Cole et al. merely shows entry fields that are apparently used to generate a family tree. In addition, in amended Claims 1 and 12, the actuatable display regions represent steps within a process. The entry fields shown in FIG. 6 of Cole et al. are in no way representative of steps in a process of an organization as provided in amended Claims 1 and 12.

The above arguments address the key issues raised with respect to independent Claims 1 and 12, which represent novel and unobvious contributions, and a significant advance in the art of organizational risk identification and management. Since dependent claims 2-8, 11, 13-17 and 21-22 contain all of the limitations of their parent Claims 1 and

12, these claims also represent novel and unobvious contributions to the art, for at least the same reasons as discussed above.

CONCLUSION

In view of the analysis and arguments presented above, Applicant submits that this Amendment addresses all of the points raised in the Office Action and that all of the claims are in condition for allowance. Accordingly, both favorable reconsideration of this application and prompt issuance of a Notice of Allowance are earnestly solicited.

If, however, the Examiner believes that there are any unresolved issues concerning any of the claims, we respectfully request that the Examiner telephone Ralph J. Crispino at (212) 885-9358 or Thomas E. Spath at (212) 885-9250 so that appropriate arrangements can be made for resolving such issues as expeditiously as possible.

Please charge any fees which may be due and which have not been submitted herewith to this firm's Deposit Account No. 01-0035.

Respectfully submitted,

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process

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¹ **process** (noun)

² **process** (transitive verb)

³ **process** (adjective)

⁴ **process** (adverb)

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Main Entry: **process** (noun)

Pronunciation: **'prä-səs, 'prō-, -səs**

Function: *noun*

Inflected Form(s): *plural* **process·es** (noun) **'prä-səz, -səz, -sēz**

Etymology: Middle English *proces*, from Anglo-French *procés*, from Latin *processus*, from *procedere*

Date: 14th century

1 a : PROGRESS, ADVANCE <in the *process* of time> **b** : something going on : PROCEEDING

2 a (1) : a natural phenomenon marked by gradual changes that lead toward a particular result <the *process* of growth> (2) : a continuing natural or biological activity or function <such life *processes* as breathing> **b** : a series of actions or operations conduced to an end; especially : a continuous operation or treatment especially in manufacture

3 a : the whole course of proceedings in a legal action **b** : the summons, mandate, or writ used by a court to compel the appearance of the defendant in a legal action or compliance with its orders

4 : a prominent or projecting part of an organism or organic structure <a bone *process*> <a nerve cell *process*>

5 : CONK

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